



Property & Casualty Filings

Joan Dutill

Property & Casualty Manager



DIFP
Department of Insurance,
Financial Institutions &
Professional Registration

Meet the Analysts

Jordan Bateman

Gina Custard

Becky Helton

Samantha (Sam) Hicks

Patrick Lennon

Jon Meyer

Rob Prenger



Property and Casualty Filings



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2013 Fiscal Year Statistics

Total Filings: 6,940

• Private Pass Auto:	404
• Homeowner:	311
• Workers Compensation:	1147
• Other CL (Auto,BOP,GL,Fire)	3920
• Total Pages (all filings)	325,516

2014

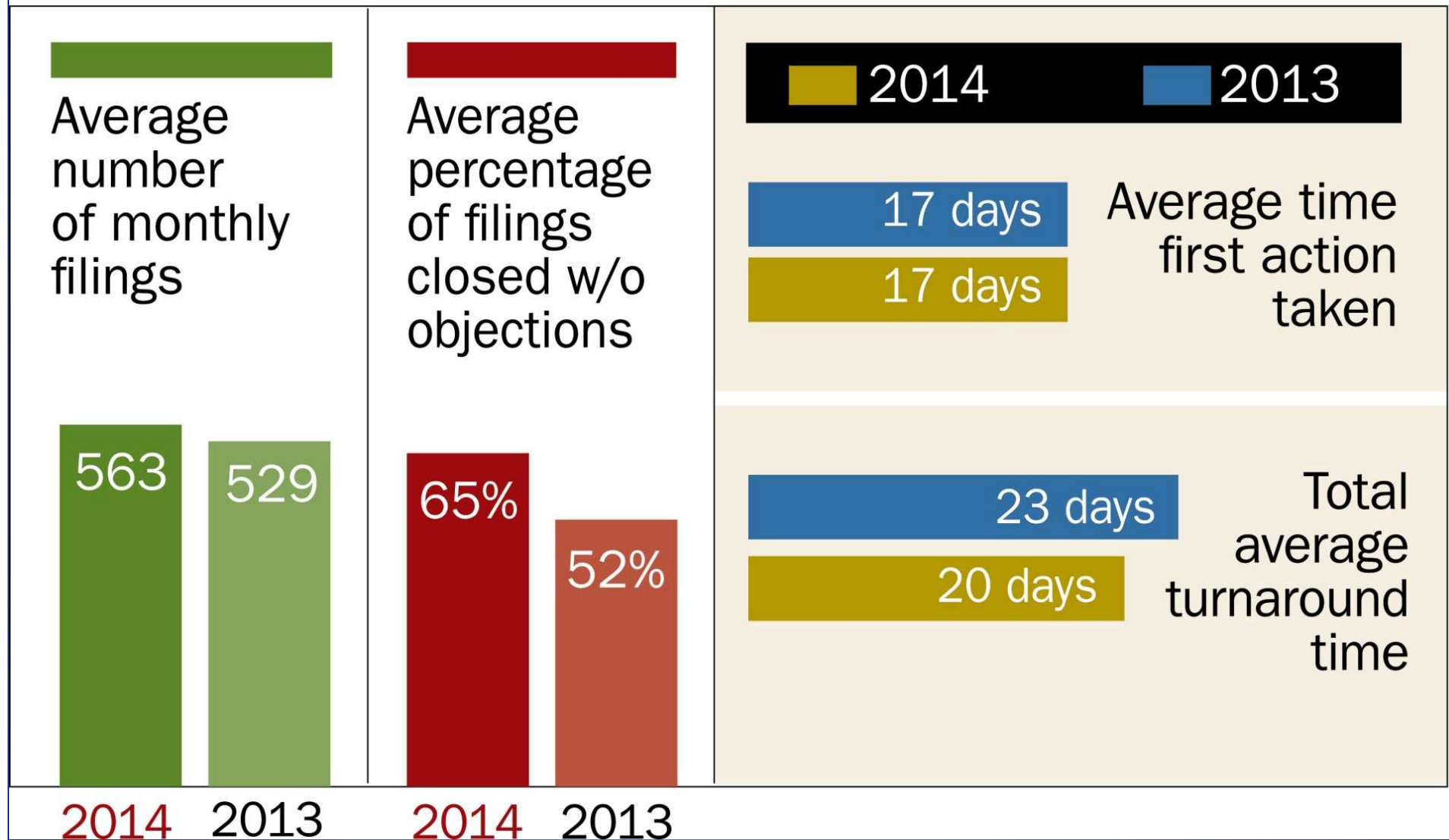


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Year-to-date stats as of August



2014



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P&C Team Accomplishments

- Formalized Training
- Quality Review on Filings
- Continuing Education



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Minimize P&C Filing Delays

- Credit Types Of Insurance (TOI) 28.0

- Models

<https://sbs-mo.naic.org/Lion-Web/jsp/sbsreports/CompanySearchLookup.jsp>

- Using appropriate filing type
- Provide complete rate information



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 The rate schedule has been marked public access.

Filing Method:	Use and File
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	7.500 %
Effective Date of Last Rate Revision:	07/15/2013
Filing Method of Last Filing:	Use and File

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Insurance Company	-1.900 %	0.000 %	\$2,321.00	14,574	\$24,638,235.00	17.600 %	-9.700 %

← Include information under each column above →

Item No.	Schedule Item Status	Exhibit Name: *	Rule# or Page #:	Rate Action: *	Previous State Filing Number:	Attach Document:	Submitted:
1	 REVIEWED 09/08/2014	Missouri Farm Ranch Manual	TOC 1, 2, R-6, R-7, Rates-11, Rates-12, Rates-13, Rates-14, Rates-15, Rates-16, Rates-17, Rates-18 through Rates-20, Rates-43, C-5, E-5, E-13 & E-18	Replacement			

Icon Legend:  - Draft Schedule Item  - Open Objection

Minimize P&C Filing Delays

- Missouri Amendatory Endorsements
- Combine Filings
- Effective Dates for New & Renewals



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Filing Type: Rate/Rule

State Status: REVIEWED

Assigned To: Gina Custard (primary)

Co Tr Num:

Date Submitted: 05/30/2014

Disposition Date: 07/21/2014

State Filing Description:

General
InformationForm
ScheduleRate/Rule
ScheduleSupporting
DocumentationState
SpecificCompanies
and ContactFiling
FeesFiling
Correspondence

Product Name: *

Deemer Date:

Project Name:

Project Number:

Effective Date Requested
(New): 08/01/2014Effective Date Requested
(Renewal): 09/01/2014

Always include effective dates

State TOI: 19.0 Personal Auto

State Sub-TOI: 19.0001 Private Passen

Status of Filing in
Domicile:Domicile Status
Comments:

Filing Status Changed: 07/21/2014

State Status Changed: 07/21/2014

Reference
Organization:

Reference Number:

Reference Title:

Authors:

Created By:

Submitted By:

Corresponding Filing
Tracking Number:

Filing Description: *

Minimize P&C Filing Delays

- Redline documents
- Attach applicable base policy
- Interline Filings
- Group Codes



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Tracking Num

Filings	Messages	Settings	Filing Rules	Reports	Alerts	
My Workfolder	My Open Filings	Intake Filings	Search/Export	Create Paper Filing	EFT Report	Batch PDF Queue
Assign Reviewers	Update	Set Public Access	Reopen	Create Reminder	Move to Workfolder	PDF Pipeline

 This filing has been marked public access.

Filing Company

TOL: 16.0 Workers Compensation

Sub-TOL: 16.0001 Alternative WC

Filing Type: Rate

Assigned To: Jon Meyer (PC) (primary)

Date Submitted: 05/07/2014

State Filing Description:

LDO

SERFF Tr Num:

SERFF Status: Closed-REVIEWED

State Tr Num: 10

State Status: REVIEWED

Co Tr Num:

Disposition Date:

General Information	Form Schedule	Rate/Rule Schedule	Supporting Documentation	State Specific	Companies and Contact	Filing Fees	Filing Correspondence
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Filing Contact Information:

Filing Company Information:

CoCode:
Group Code:
Group Name:
FEIN Number:
State of Domicile:
Company Type:



Assign Reviewers	Update	Set Public Access	Reopen	Create Reminder	Move to Workfolder	PDF Pipeline
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P&C Hot Topics

- SB 691
- SB 609
- Auto Hot Topics
- Snapshots
- Stalled Filings



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Questions?



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Did you get all that?

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P&C Quiz

Question #1

I have a new product and am not sure which TOI to file it under. What should I do?

- A. Phone a friend
- B. File it as Credit, 28.0
- C. Consult the NAIC Product Coding Matrix for the most applicable TOI 

P&C Quiz

Question #2

How do I know if my 3rd party modeling vendor can file on my behalf?

- A. No worries - just assume they can
- B. Wait to see if the analyst catches it
- C. Check the DIFP website 

P&C Quiz

Question #3

When can one filing be made for multiple lines of business?

- A. When all your competitors do it.
- B. At the end of your fiscal year when there's no more money in the budget
- C. When the exact form will be used in all lines.



P&C Quiz

Question #4

What can you do if your filing is stalled?

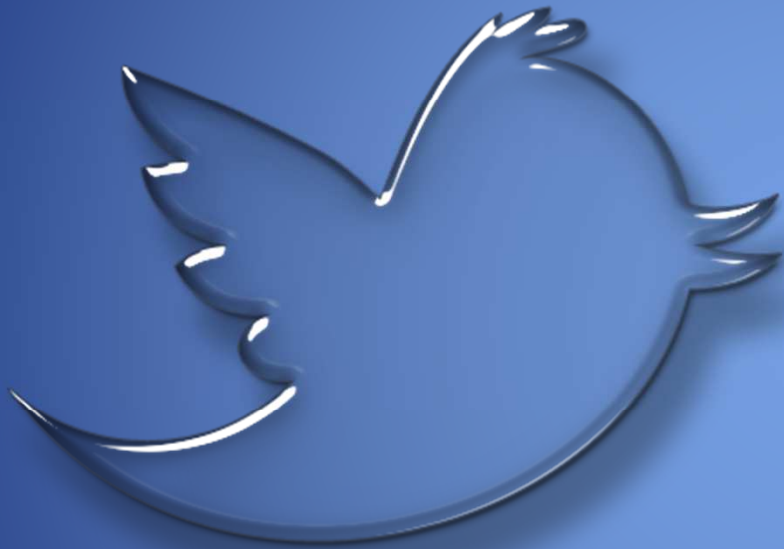
- A. Call Angela Nelson
- B. Call Director Huff
- C. Call the Governor's office
- D. None of the above!!!!!!

Remember, we talked about this? Call me! ★



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Get Social



#MoReg2014
@MoConsumerHQ

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Director's
**Regulatory
Summit**



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Disclaimer

The information provided in this presentation does not provide legal advice or interpretation and does not bind the Department in its enforcement of Missouri's insurance laws.

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